B1 (Official Form 1) (1/08)	Do	cument	Page 1	of 44	1			
	tates Bank	kruptcy Co	ourt				<b>.</b>	<b></b>
North	ern Distric	ct of Illino	is				Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Mi Parker, Bernarde SR		Name of Joint Debtor (Spouse) (Last, First, Middle): Parker, Latisha D						
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>8445</b>	o./Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>7471</b>						
Street Address of Debtor (No. & Street, City, State 4235 W Cullerton St Apt 1	& Zip Code):		Street Address of Joint Debtor (No. & Street, City, S 4235 W Cullerton St Apt 1 Chicago, IL				et, City, Sta	ate & Zip Code):
Chicago, IL	ZIPCODE 6	0623						ZIPCODE 60623
County of Residence or of the Principal Place of Bu	usiness:		County of I	Residence	e or of t	he Principal Pla	ce of Busir	ness:
Mailing Address of Debtor (if different from street	address)		Mailing Ad	ldress of .	Joint De	ebtor (if differer	nt from stre	eet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from s	street address ab	ove):					
					1			ZIPCODE
Type of Debtor (Form of Organization)		Nature of B (Check one						Code Under Which (Check one box.)
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	ealth Care Business ngle Asset Real Estate as defined in 11 .S.C. § 101(51B) ailroad ockbroker ommodity Broker learing Bank ther		Ch   Ch   Ch   Ch	ebts are primaril				
	Tax-Exempt (Check box, if a is a tax-exempt of the United S I Revenue Code)	pplicable.) organization u states Code (th		§ 1 ind per	ots, defined in 1 01(8) as "incur- lividual primaril esonal, family, of d purpose."	red by an ly for a	business debts.	
Filing Fee (Check one b	oox)		Check one	hov:		Chapter 11 l	Debtors	
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check one box:  Debtor is a small business debtor as defined Debtor is not a small business debtor as defined De							defined in	11 U.S.C. § 101(51D).
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classe creditors, in accordance with 11 U.S.C. § 1126(b).								rom one or more classes of
Statistical/Administrative Information  Debtor estimates that funds will be available fo Debtor estimates that, after any exempt propert distribution to unsecured creditors.				d, there v	will be n	o funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
5,0	000- 5,0	001- 10,	,001-	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		0,000,001 \$50 \$50 million \$10		\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	
Estimated Liabilities		. –		\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

Case Number:	Date Filed:						
Case Number:	Date Filed:						
or Affiliate of this Debtor (If mo	ore than one, attach additional sheet)						
Case Number:	Date Filed:						
Relationship:	Judge:						
(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available ur that I delivered to the debtor thank Bankruptcy Code.	xhibit B  if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declare ner that [he or she] may proceed under the 11, United States Code, and have need the ach such chapter. I further certify the notice required by § 342(b) of the						
X /s/ Troy L Gleason	5/01/09  Date						
hibit <b>D</b> each spouse must complete and attainade a part of this petition.	ach a separate Exhibit D.)						
Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.							
80 days than in any other District.	nis District for 180 days immediately						
ncerning debtor's affiliate, general partner, or partnership pending in this District.  I proceeding and has its principal place of business or principal assets in the United States in this District, siness or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] is of the parties will be served in regard to the relief sought in this District.							
Certification by a Debtor Who Resides as a Tenant of Residential Property							
oplicable boxes.) ebtor's residence. (If box checked, c	complete the following.)						
ssor that obtained judgment)							
andlord or lessor)							
	Case Number:  Pr Affiliate of this Debtor (If more Case Number:  Relationship:  Relationship:  I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available unthat I delivered to the debtor of Bankruptcy Code.  X /s/Troy L Gleason  Signature of Attorney for Debtor(s)  hibit C s alleged to pose a threat of imminer ande a part of this petition.  Ched a made a part of this petition.						

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-16020 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Document

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Parker, Bernarde SR & Parker, Latisha D

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

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#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Parker, Bernarde SR & Parker, Latisha D

#### Signatures

#### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bernarde Parker, SR

Signature of Debtor

Bernarde Parker, SR

🗶 /s/ Latisha D Parker

Signature of Joint Debtor

Latisha D Parker

Telephone Number (If not represented by attorney)

May 1, 2009

Date

#### Signature of Attorney\*

#### X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

Troy L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 troy@chicagobk.com

#### May 1, 2009

Date

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Au	horized Individual		
Printed Name of	Authorized Individ	lual	
Title of Authoriz			

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative	
Printed Name of Foreign Representative	

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-
Certificate of the Debtor  I (We) the debtor(s) affirm that I (we) have received and read this notice	

Parker, Bernarde SR & Parker, Latisha D Printed Name(s) of Debtor(s)	X /s/ Bernarde Parker, SR Signature of Debtor	<b>5/01/2009</b> Date
Case No. (if known)	X /s/ Latisha D Parker Signature of Joint Debtor (if any)	<b>5/01/2009</b> Date

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Case No.

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property.'

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Time share in the Rahamas			1 000 00	6 210 00
Time share in the Bahamas		J	1,000.00	6,210.00

**TOTAL** 

1,000.00

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(If known)

IN RE Parker, Bernarde SR & Parker, Latisha D

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Case No.

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking accounts with Washington Mutual and Chase		50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		Owns and operates Copycat Printing, a printing company run out of their home that operates at a loss.	J	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			

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\_ Case No. \_

Debtor(s)

(If known)

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Tax refund	J	5,335.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1999 Lexus RX300	J	4,000.00
	other vehicles and accessories.		2000 Acura Integra		8,500.00
26.	Boats, motors, and accessories.	X			
1	Aircraft and accessories.	X	Head comments of the March of t		4 500 00
28.	Office equipment, furnishings, and supplies.		Used copy machines (four) for business that opperates at a loss.	J	1,500.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			

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IN RE Parker, Bernarde SR & Parker, Latisha D

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#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

<ul> <li>32. Crops - growing or harvested. Give particulars.</li> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
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(If known)

IN RE Parker, Bernarde SR & Parker, Latisha D

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Debtor(s)

Case No. \_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
735 ILCS 5 §12-1001(b)	50.00	50.00
735 ILCS 5 §12-1001(b)	50.00	50.00
735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
735 ILCS 5 §12-1001(a)	250.00	250.00
735 ILCS 5 §12-1001(a)	250.00	250.00
735 ILCS 5 §12-1001(b)	75.00	75.00
735 ILCS 5 §12-1001(b)	4,325.00	5,335.00
735 ILCS 5 §12-1001(c)	2,400.00	4,000.00
735 ILCS 5 §12-1001(c)	2,400.00	8,500.00
735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
	735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(a)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(c)  735 ILCS 5 §12-1001(c)	735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(a)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(b)  735 ILCS 5 §12-1001(c)  735 ILCS 5 §12-1001(c)

Debtor(s)

IN RE Parker, Bernarde SR & Parker, Latisha D

Case No.

(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>428947360</b>		w	Installment account opened 2/06	T			11,606.00	7,606.00
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102-6839			VALUE & <b>4.000.00</b>					
ACCOUNT NO. <b>339847</b>		J	VALUE \$ 4,000.00 Timeshare	╁	┝		6,210.00	5,210.00
RMI 110 Montlimar Dr Mobile, AL 36609							5,210.00	5,210.00
			VALUE \$ 1,000.00					
ACCOUNT NO. 50237400646379001		w	Installment account opened 3/06				5,245.00	
Wells Fargo PO Box 29704 Phoenix, AZ 85038-9704								
			VALUE \$ 8,500.00	ĺ				
ACCOUNT NO.	-							
			VALUE \$	C1	L			
ocntinuation sheets attached			(Total of th		otota		\$ 23,061.00	<b>\$ 12,816.00</b>
			(Use only on la		Tota		\$ 23,061.00	<b>\$ 12,816.00</b>

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Parker, Bernarde SR & Parker, Latisha D

Debtor(s)

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on

tne	Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
V	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims for Death or Personal Injury While Debtor Was Intoxicated

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

<sup>1</sup> continuation sheets attached

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

## **Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet) HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED AMOUNT NOT ENTITLED AMOUNT DISPUTED AMOUNT CREDITOR'S NAME, MAILING ADDRESS DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM ENTITLED INCLUDING ZIP CODE AND ACCOUNT NUMBER. TO CLAIM (See Instructions above.) PRIORITY PRIORITY, IF ANY ACCOUNT NO. J Amanda Younge **Child Support Payment** 7132 Fox Harbor Way Elkridge, MD 21075 0.00 ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. 1 of1 continuation sheets attached to Subtotal Schedule of Creditors Holding Unsecured Priority Claims (Totals of this page) (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) (Use only on last page of the completed Schedule E. If applicable,

report also on the Statistical Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3346684451</b>		Н	Installment account opened 4/01				
Acs/suntrust Bank 501 Bleecker St Jtica, NY 13501-2401							2,363.00
ACCOUNT NO. <b>422709388990</b>		Н	Revolving account opened 3/04		٦	$\sqcap$	•
Applied Bank 601 Delaware Ave Wilmington, DE 19801-1462							1,049.00
ACCOUNT NO. <b>773542-87412378</b>		J	old phone account		$\exists$	T	
At & T PO Box 8100 Aurora, IL 60507-8100	•						48.75
ACCOUNT NO. <b>517805236685</b>	Н	w	Revolving account opened 10/03		$\exists$	$\dashv$	40.10
Cap One PO Box 85520 Richmond, VA 23285-5520							1,153.00
9				Subt			§ 4,613.75
8 continuation sheets attached			(Total of the	-	age Tota	` F	\$ 4,613.75
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	o oı tica	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	ENERNIEMOD		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 486236261340		w	Revolving account opened 6/04		t			
Cap One PO Box 85520 Richmond, VA 23285-5520								982.00
ACCOUNT NO. <b>517805724666</b>		Н	Revolving account opened 4/07		ł		+	902.00
Cap One PO Box 85520 Richmond, VA 23285-5520								
ACCOUNT NO. <b>517805731322</b>		Н	Revolving account opened 5/07				+	587.00
Cap One PO Box 85520 Richmond, VA 23285-5520								507.00
ACCOUNT NO. <b>517805726259</b>		Н	Revolving account opened 6/07				+	567.00
Cap One PO Box 85520 Richmond, VA 23285-5520								470.00
ACCOUNT NO. <b>10338979</b>		J	Medical bill				1	479.00
CB Accounts Inc Dept 0102 PO Box 50 Arrowsmith, IL 61722-0050								1,466.52
ACCOUNT NO. <b>10338988</b>		w			$^{+}$		+	1,400.32
Cb Accts Inc 1101 Main St Peoria, IL 61606-1928								
ACCOUNT NO.			Assignee or other notification for:	+	$\frac{1}{1}$		+	248.00
Med1 02 Watermark Phys Serv Athena			Cb Accts Inc					
Sheet no <b>1</b> of <b>8</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Su of this			- 1	4,329.52
			(Use only on last page of the completed Schedule F. R the Summary of Schedules, and if applicable, on Summary of Certain Liabilities and R	the Stat	lso isti	ica	n 1	

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10338983		w		H		Н	
Cb Accts Inc 1101 Main St Peoria, IL 61606-1928							230.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		Н	250.00
			Cb Accts Inc				
Med1 02 Watermark Phys Serv Athena							
ACCOUNT NO. <b>10338979</b>		w				Н	
Cb Accts Inc							
1101 Main St Peoria, IL 61606-1928							178.00
ACCOUNT NO.			Assignee or other notification for:				170.00
Med1 02 Watermark Phys Serv Athena			Cb Accts Inc				
ACCOUNT NO. <b>10338989</b>		w					
Cb Accts Inc							
1101 Main St Peoria, IL 61606-1928							
Feoria, IL 01000-1928							
							168.00
ACCOUNT NO.  Med1 02 Watermark Phys Serv Athena			Assignee or other notification for: Cb Accts Inc				
ACCOUNT NO. 10338995		w					
Cb Accts Inc 1101 Main St Peoria, IL 61606-1928							
							132.00
Sheet no. 2 of 8 continuation sheets attached to	•	•		Sub			700.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			- 1	\$ 708.00
			(Use only on last page of the completed Schedule F. Repor		Γota o o		
			the Summary of Schedules, and if applicable, on the S	tatis	tica	al	•
			Summary of Certain Liabilities and Relate	αD	ata.	.)	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			Н	
Med1 02 Watermark Phys Serv Athena			Cb Accts Inc				
ACCOUNT NO. <b>030598247408</b>		J					
CBSC PO Box 69 Columbus, OH 43216							104.00
ACCOUNT NO. <b>540168307260</b>		Н	Revolving account opened 7/03				104.00
Chase 800 Brooksedge Blvd Westerville, OH 43081-2822							4.464.00
ACCOUNT NO. <b>33719295</b>		J					1,161.00
CMRE Financial Services 3075 E Imperial Hwy Ste 200 Brea, CA 92821							
ACCOUNT NO. N96042		W	Open account opened 5/03	H			678.94
Credit Management Cont 2707 Rapids Dr Racine, WI 53404-1743							
ACCOUNT NO.			Assignee or other notification for:	H			190.00
Milwaukee County Clerk Of			Credit Management Cont				
ACCOUNT NO. <b>N96042a</b>		w	Open account opened 5/03				
Credit Management Cont 2707 Rapids Dr Racine, WI 53404-1743							
							165.00
Sheet no. 3 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	)	\$ 2,298.94
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			Н	
Milwaukee County Clerk Of			Credit Management Cont				
ACCOUNT NO. 38154308		J					
Datasearch PO Box 461289 San Antonio, TX 78246-1289							
ACCOUNT NO. <b>133590</b>		J				Н	101.42
Elmhurst Outpatient Surgery Center 3604 Reliable Pkwy Chicago, IL 60686							<b>540.40</b>
ACCOUNT NO.		J					518.18
First Hudson Leasing 12600 Rockside Rd PMB # 197 Cleveland, OH 44125							
ACCOUNT NO. <b>604407102471</b>		w	Revolving account opened 7/07			Н	64.00
Gembppbycr PO Box 981064 El Paso, TX 79998-1064							
ACCOUNT NO. <b>5407915023299438</b>		w	Revolving account opened 10/01	<u> </u>		Н	519.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							2,300.00
ACCOUNT NO. <b>526835000407</b>		J	Revolving account opened 8/07	L		Н	2,500.00
Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253							
						Ц	588.00
Sheet no4 of8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 4,090.60
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Judgment	T			
Law Offices Of James A. West 6380 Rogerdale Rd Ste 130 Houston, TX 77072							0.00
ACCOUNT NO.		J	Judgment	+			0.00
MacDowell & Associates Northlake Commons Suite 200 3760 Lavista Tucker, GA 30084			oddgillott				0.00
ACCOUNT NO. 02-083581220		J	Medical Bill	-			0.00
Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674-0023							100.00
ACCOUNT NO. <b>08-081543306</b>		J					100.00
Merchants Credit Guide 223 W Jackson Blvd Chicago, IL 60606-6908							
ACCOUNT NO. <b>4224440248110744</b>		w	Revolving account opened 6/00	-			13.00
Merrick Bank PO Box 9201 Old Bethpage, NY 11804-9001							
ACCOUNT NO. <b>4120614041016168</b>		н	Revolving account opened 9/08	$\vdash$			2,812.00
Merrick Bank PO Box 9201 Old Bethpage, NY 11804-9001			Revolving account opened 5/00				
		\A/	Installment account around 2/00				1,100.00
ACCOUNT NO. 1627144  Northern Leasing Syste 132 W 31st St FI 14 New York, NY 10001-3406		W	Installment account opened 3/08				
Sheet no. 5 of 8 continuation sheets attached to	L			Sub	tot		1,859.00
Sheet no. <u>5</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al n	\$ <b>5,884.00</b>

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>08-127294</b>		J		П		П	
PARC 350 Jim Moran Blvd Ste 210 Deerfield Beach, FL 33442							267.92
ACCOUNT NO. <b>2534</b>		J	Medical bill	$\forall$		H	201.92
Peter W.T. Hui, MD, SC 493 S York St Elmhurst, IL 60126							85.00
ACCOUNT NO. <b>1700504050</b>		w	Revolving account opened 12/99	H		H	03.00
Providian PO Box 9007 Pleasanton, CA 94566-9007							1,994.00
ACCOUNT NO. 96903978081000120070525		w	Installment account opened 5/07	H		$\Box$	1,334.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							4 427 00
ACCOUNT NO. 96903978081000220070525		w	Installment account opened 5/07	Н		$\vdash$	4,427.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500			·				2,691.00
ACCOUNT NO. 96903978081000420080131		w	Installment account opened 1/08	H		H	
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							4 459 00
ACCOUNT NO. 334668445103f		Н	Installment account opened 9/01	$\forall$		$\vdash$	1,458.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							1,312.00
Sheet no. 6 of 8 continuation sheets attached to				Sub		- 1	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t also tatis	Tota o o tica	al n	\$ 12,234.92 \$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 96903978081000320070823		w	Installment account opened 8/07	T		П	
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500							897.00
ACCOUNT NO. <b>42785</b>		w	Revolving account opened 9/07	$\dagger$		H	
Tnb - Target PO Box 673 Minneapolis, MN 55440-0673							
ACCOUNT NO. <b>39300979456018</b>		J				Н	754.00
Transfirst/Merchant Services 371 Centennial Pkwy Louisville, CO 80027							
ACCOUNT NO. <b>00038154308</b>		J	Medical bill				295.00
Transworld Systems 25 NW Point Blvd Ste 750 Elk Grove Village, IL 60007-1058							64.24
ACCOUNT NO. <b>19560220</b>		w	Open account opened 7/07	+		H	04.24
United Collect Bur Inc 5620 Southwyck Blvd Toledo, OH 43614-1501							
1.000177710			Acciones or other notification for:	-		$\sqcup$	82.00
ACCOUNT NO.  Macneal Emergency Phys Llp	1		Assignee or other notification for: United Collect Bur Inc				
macheal Emergency i mys Eip							
ACCOUNT NO. <b>19560218</b>		w	Open account opened 7/07			H	
United Collect Bur Inc							
7.0						Ц	26.00
Sheet no. <b>7</b> of <b>8</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p		- 1	\$ 2,118.24
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stica	n al	\$

Case No. \_

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Macneal Emergency Phys Lip	-		United Collect Bur Inc				
ACCOUNT NO. <b>9018821979</b>		J					
University Of Phoenix 3157 E Elwood St Phoenix, AZ 85034-7209							1,250.00
ACCOUNT NO. <b>7521306310</b>		w	Revolving account opened 6/07				1,200.00
Wash Mutual/providian PO Box 9180 Pleasanton, CA 94566-9180	-						4,924.00
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.	-						
ACCOUNT NO.							
Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of t	Sub nis p			\$ 6,174.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ 42,451.97

Debtor's Marital Status

Doc 1 Filed 05/01/09

Debtor(s)

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DEPENDENTS OF DEBTOR AND SPOUSE

Desc Main

(If known)

IN RE Parker, Bernarde SR & Parker, Latisha D

Document

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married		RELATIONSHIP(S): Son Daughter Daughter				AGE(S): 2 3 12	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	College Of Ar 325 Waukega Northfield, IL		Specialist United Quick To 4 months 2004 S Kostner Chicago, IL 606	Ave	ortation		
INCOME: (Estimat	te of average or	projected monthly income at tim	ne case filed)		DEBTOR		SPOUSE
	gross wages, sa	lary, and commissions (prorate if		\$ \$	2,440.75	\$ \$	866.67
3. SUBTOTAL				\$	2,440.75	\$	866.67
4. LESS PAYROLL a. Payroll taxes an b. Insurance c. Union dues d. Other (specify)	d Social Securi	ity		\$ \$ \$	279.69 340.17 285.00	\$ \$	77.31
5. SUBTOTAL OF	DAVDOLLD	EDUCTIONS		· \$	904.86	\$	77.31
6. TOTAL NET M				\$	1,535.89		789.36
8. Income from real 9. Interest and divid 10. Alimony, mainte that of dependents li 11. Social Security of (Specify)  12. Pension or retire 13. Other monthly in	property ends enance or supposited above or other governi	of business or profession or farm ort payments payable to the debto ment assistance	r for the debtor's use or	\$\$ \$\$ \$\$		\$ \$ \$ \$ \$	
(Specify)		IDOUGH 12		\$ \$ \$		\$ \$ \$	
14. SUBTOTAL O		OME (Add amounts shown on li	nos 6 and 14)	\$	1,535.89	\$	789.36
16. COMBINED A	VERAGE MO	ONTHLY INCOME: (Combine of tal reported on line 15)		(Report :	\$also on Summary of Sct	<b>2,325.25</b> nedules and, if app	plicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

IN RE Parker, Bernarde SR & Parker, Latisha D

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Case No.

Debtor(s)

(If known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Co expenditures labeled "Spouse."	mplete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$600.00
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No <u>✓</u>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>250.00</u>
b. Water and sewer	\$
c. Telephone	\$ <u>60.00</u>
d. Other Cable	\$ 30.00
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 225.00
5. Clothing	\$ 20.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ <u>25.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$117.00
e. Other	\$

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) a. Auto 498.00 b. Other

14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home

12. Taxes (not deducted from wages or included in home mortgage payments)

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

17. Other Student Loans 175.00 **Child Care** 40.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

2,323.00

283.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

#### 20. STATEMENT OF MONTHLY NET INCOME

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(Specify)

a. Average monthly income from Line 15 of Schedule I	\$ 2,325.25
b. Average monthly expenses from Line 18 above	\$ 2,323.00
c. Monthly net income (a. minus b.)	\$ 2.25

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Desc Main

(If known)

IN RE Parker, Bernarde SR & Parker, Latisha D

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **May 1, 2009** Signature: /s/ Bernarde Parker, SR Debto Bernarde Parker, SR Date: May 1, 2009 Signature: /s/ Latisha D Parker (Joint Debtor, if any) Latisha D Parker [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

ra	rĸe	ŀ۲,

IN RE:

Bernarde SR & Parker, Latisha D

Chapter 7

Case No.

Debtor(s)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2,440.75 2009 Income from employment (monthly)

27,074.00 2008 Income from employment

27,000.00 2007 Income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
I. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gi	fts
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
B. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not

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a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2/21/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 451.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Washington Mutual PO Box 660433 Dallas, TX 75266-0433

TYPE AND NUMBER OF ACCOUNT
AND AMOUNT OF FINAL BALANCE
Checking account

AMOUNT AND DATE OF SALE
OR CLOSING
\$40

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>May 1, 2009</b>	Signature /s/ Bernarde Parker, SR	
	of Debtor	Bernarde Parker, SR
Date: <b>May 1, 2009</b>	Signature /s/ Latisha D Parker	
	of Joint Debtor	Latisha D Parker
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B6 Summary (Case 09-16020 Doc 1

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Desc Main

**Northern District of Illinois** 

IN RE:	Case No.
Parker, Bernarde SR & Parker, Latisha D	Chapter 7
Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1,000.00		
B - Personal Property	Yes	3	\$ 21,010.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 23,061.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 42,451.97	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,325.25
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,323.00
	TOTAL	21	\$ 22,010.00	\$ 65,512.97	

Form 6 - Statistical Summary (2007) Doc 1 Filed 05/01/09

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Document Page 31 of 44 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:	Case No
Parker, Bernarde SR & Parker, Latisha D	Chapter 7
Debtor(s)	<u> </u>

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,325.25
Average Expenses (from Schedule J, Line 18)	\$ 2,323.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 5,876.08

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 12,816.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 42,451.97
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 55,267.97

Case 09-16020

Filed 05/01/09 Doc 1

Debtor(s)

Entered 05/01/09 15:31:58

Desc Main

B1D (Official Form 1, Exhibit D) (12/08)

Page 32 of 44 Document United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Parker, Bernarde SR	Chapter 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Bernarde Parker, SR

Date: May 1, 2009

Case 09-16020 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

Filed 05/01/09 Page 33 of 44 Document

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United States Bankruptcy Court Northern District of Illinois

Northern Di	Strict of Hilliois
IN RE:	Case No
Parker, Latisha D	Chapter <b>7</b>
Debtor(s)	
	OR'S STATEMENT OF COMPLIANCE SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot our can dismiss any case you do file. If that happens, you will lose o resume collection activities against you. If your case is dismissed red to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as directly and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements below and attach any documents as directly as the five statements as directly as di	s filed, each spouse must complete and file a separate Exhibit D. Check ected.
1. Within the 180 days <b>before the filing of my bankruptcy ca</b>	se, I received a briefing from a credit counseling agency approved by

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]	y a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal of realizing and making rational decisions with respect to financial responsibilities.);	ble
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);	to
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.	(h)

I certify under penalty of perjury that the information provided above is true and correct.

certificate and a copy of any debt repayment plan developed through the agency.

Signature of Debtor:	/s/ Latisha D Parker	
-		

Date: May 1, 2009

 $Case~09\text{-}16020~~Doc~1\\ \text{B8 (Official Form 8) (12/08)}$ 

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**Northern District of Illinois** 

IN RE:			Case No.		
Parker, Bernarde SR & Parker, Latisha D			Chapter 7		
	Debtor(s)				
CHAPTER	7 INDIVIDUAL DEB	TOR'S STATEME	NT OF INTENTION		
<b>PART A</b> – Debts secured by property estate. Attach additional pages if nece		t be fully completed fo	r EACH debt which is secured by property of the		
Property No. 1					
Creditor's Name: Americredit		Describe Proper 1999 Lexus RX3	rty Securing Debt: 800		
Property will be (check one):  ☐ Surrendered ✓ Retained					
If retaining the property, I intend to ( ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain	check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): Claimed as exempt Not claimed as exempt	med as exempt				
Property No. 2 (if necessary)					
Creditor's Name:		_	Describe Property Securing Debt: Time share in the Bahamas		
Property will be (check one):  Surrendered Retained		·			
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain	check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  Claimed as exempt Not claim	med as exempt				
<b>PART B</b> – Personal property subject to additional pages if necessary.)	unexpired leases. (All thr	ree columns of Part B m	ust be completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name:	Describe Leas	sed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leas	sed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
1 continuation sheets attached (if an	ny)				
I declare under penalty of perjury the personal property subject to an unexpersor of the personal property subject to the personal propert		my intention as to an	y property of my estate securing a debt and/or		
Date: May 1, 2009	/s/ Bernarde Par Signature of Deb				

/s/ Latisha D Parker Signature of Joint Debtor Case 09-16020 Doc 1 Filed 05/01/09 Entered 05/01/09 15:31:58 Desc Main B8 (Official Form 8) (12/08) Document Page 35 of 44

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

#### **PART A** – Continuation

Continuation sheet \_\_1 of \_\_1

Property No. 3				
Creditor's Name: Wells Fargo		Describe Property Securing Debt: 2000 Acura Integra		
Property will be (check one):  ✓ Surrendered ☐ Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		(f	or example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ✓ Claimed as exempt ☐ Not claimed as exempt	exempt			
Property No.				
Creditor's Name:		Describe Prope	erty Securing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(f	or example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as exempt	exempt			
Property No.				
Creditor's Name:		Describe Propo	erty Securing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at  Redeem the property Reaffirm the debt Other. Explain	least one):	(f	or example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as exempt	exempt			
PART B – Continuation				
Property No.	1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No.			·	
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
·	_1			

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IN RE:		Case No.
Parker, Bernarde SR & Parker, Latisha D		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CRI	EDITOR MATRIX
		Number of Creditors <b>35</b>
The above-named Debtor(s) l	hereby verifies that the list of credito	rs is true and correct to the best of my (our) knowledge.
Date: <b>May 1, 2009</b>	/s/ Bernarde Parker, SR	
	Debtor	
	/s/ Latisha D Parker	

Joint Debtor

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Parker, Bernarde SR 4235 W Cullerton St Apt 1 Chicago, IL 60623 Document Cb Accts Inc 1101 Main St Peoria, IL 61606-1928

Law Offices Of James A. West 6380 Rogerdale Rd Ste 130 Houston, TX 77072

Parker, Latisha D 4235 W Cullerton St Apt 1 Chicago, IL 60623 CBSC PO Box 69 Columbus, OH 43216 MacDowell & Associates Northlake Commons Suite 200 3760 Lavista Tucker, GA 30084

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Chase 800 Brooksedge Blvd Westerville, OH 43081-2822 Macneal Health Network 2384 Paysphere Circle Chicago, IL 60674-0023

Acs/suntrust Bank 501 Bleecker St Utica, NY 13501-2401 CMRE Financial Services 3075 E Imperial Hwy Ste 200 Brea, CA 92821

Merchants Credit Guide 223 W Jackson Blvd Chicago, IL 60606-6908

Amanda Younge Child Support Payment 7132 Fox Harbor Way Elkridge, MD 21075 Credit Management Cont 2707 Rapids Dr Racine, WI 53404-1743 Merrick Bank PO Box 9201 Old Bethpage, NY 11804-9001

Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102-6839 Datasearch PO Box 461289 San Antonio, TX 78246-1289 Northern Leasing Syste 132 W 31st St FI 14 New York, NY 10001-3406

Applied Bank 601 Delaware Ave Wilmington, DE 19801-1462

Elmhurst Outpatient Surgery Center 3604 Reliable Pkwy Chicago, IL 60686 PARC 350 Jim Moran Blvd Ste 210 Deerfield Beach, FL 33442

At & T PO Box 8100 Aurora, IL 60507-8100

First Hudson Leasing 12600 Rockside Rd PMB # 197 Cleveland, OH 44125 Peter W.T. Hui, MD, SC 493 S York St Elmhurst, IL 60126

Cap One PO Box 85520 Richmond, VA 23285-5520 Gembppbycr PO Box 981064 El Paso, TX 79998-1064 Providian PO Box 9007 Pleasanton, CA 94566-9007

CB Accounts Inc Dept 0102 PO Box 50 Arrowsmith, IL 61722-0050 Hsbc Bank PO Box 5253 Carol Stream, IL 60197-5253

RMI 110 Montlimar Dr Mobile, AL 36609 Case 09-16020 Doc 1 Filed 05/01/09 Entered 05/01/09 15:31:58 Desc Main Document Page 38 of 44

Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500

Tnb - Target PO Box 673 Minneapolis, MN 55440-0673

Transfirst/Merchant Services 371 Centennial Pkwy Louisville, CO 80027

Transworld Systems 25 NW Point Blvd Ste 750 Elk Grove Village, IL 60007-1058

United Collect Bur Inc 5620 Southwyck Blvd Toledo, OH 43614-1501

University Of Phoenix 3157 E Elwood St Phoenix, AZ 85034-7209

Wash Mutual/providian PO Box 9180 Pleasanton, CA 94566-9180

Wells Fargo PO Box 29704 Phoenix, AZ 85038-9704

зы <sub>(Оптера С</sub> а <u></u> Сахе 09-16020	Doc 1	Filed 05/01/09	Entered 05/01/09 15:31:58	Desc Main
		Document	Page 39 of 44	

IN RE Parker, Bernarde SR & Parker, Latisha D

Case No.

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6G (Official Case 09/146020	Doc 1	Filed 05/01/09	Entered 05/01/09 15:31:58	Desc Main
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Debtor(s)

IN RE Parker, Bernarde SR & Parker, Latisha D

Case No. (If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

## Case 09-16020 Doc 1 Filed 05/01/09 Entered 05/01/09 15:31:58 Desc Main

May 1, 2009

Date

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Case No.

Pa	arker, Bernarde SR & Parker, Latisha D	Chapter <b>7</b>	
_	Debtor(s)	<u> </u>	
	DISCLOSURE OF COMPENSATION OF	F ATTORNEY FOR DEBTOR	
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in conform of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	······\$	826.00
	Prior to the filing of this statement I have received	\$	451.00
	Balance Due	\$	375.00
2.	The source of the compensation paid to me was: Debtor Dother (specify):		
3.	The source of compensation to be paid to me is: Debtor Dother (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person	unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons together with a list of the names of the people sharing in the compensation, is attached		f the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects	of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in det</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which Representation of the debtor at the meeting of creditors and confirmation hearing, at</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankrupt</li> <li>e. [Other provisions as needed]</li> </ul>	h may be required; und any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following stigation / Adversary Proceedings \$400.00 for Motions to Redeem Credit Counseling Fees	services:	
_	OF DETIFICATION	AV.	
	CERTIFICATIO:  I certify that the foregoing is a complete statement of any agreement or arrangement for pay proceeding.		tcy

/s/ Troy L Gleason

Troy L Gleason 6276510
Gleason & Gleason
77 W Washington, Ste 1218
Chicago, IL 60602
(312) 578-9530 Fax: (312) 578-9524
troy@chicagobk.com

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IN RE:

Certificate Number: 00437-ILN-CC-006207389

#### **CERTIFICATE OF COUNSELING**

SERTIFICATE OF COUNSELING			
I CERTIFY that on February 21, 2009	,	at 9:02 o'clock AM MST	
Remarde Parkon		received from	
Black Hills Children's Ranch, Inc.		To home	
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the			
AY it was a		an individual [or group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h) and 111.			
A debt repayment plan was not prepared If a debt repayment plan was prepared, a copy of			
the debt repayment plan is attached to this o			
This counseling session was conducted by i			
		·	
Date: February 21, 2009	Ву	/s/Alicia Postigo	
	Name	Alicia Postigo	
	Title	Credit Counselor	
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).			

Certificate Number: 00437-ILN-CC-006207246

#### **CERTIFICATE OF COUNSELING**

SERTIFICATE OF COUNSELING				
I CERTIFY that on February 21, 2009		at 8:42 o'clock AM MST		
Latisha D. Porkon		received from		
Black Hills Children's Ranch, Inc.				
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the				
Northern District of Illinois, an individual [or group] briefing that complied				
	with the provisions of 11 U.S.C. §§ 109(h) and 111.			
A debt repayment plan was not prepared If a debt repayment plan was prepared, a copy of				
the debt repayment plan is attached to this certificate.				
This counseling session was conducted by	internet a	and telephone		
		•		
Date: February 21, 2009	Ву	/s/Lonnie Garr		
	Name	Lonnie Garr		
	Title	Credit Counselor		
* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).				

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(Joint Debtor)

	Total District of the	HUOIS	
	IN RE:	0	
	Parker, Bernarde SR & Parker, Latisha D	Case No.	
	Debtor(s)	Chapter 7	
	DECLARATION REGARDING ELE Signed by Debtor(s) or Corporate To Be Used When Filing over	Representative	
	PART I - DECLARATION OF PETITIONER  A. To be completed in all cases.	Date: March 26, 2009	
© 1993-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	I (We) Bernarde Parker, SR  officer, partner, or member, hereby declare under penalty of perjury that the in correct social security number(s) and the information provided in the electronica application to pay filing fee in installments, is true and correct. I(we) consensedules, and this DECLARATION to the United States Bankruptcy Court. I(with the Clerk in addition to the petition. I(we) understand that failure to file the pursuant to 11 U.S.C. sections 707(a) and 105.  B. To be checked and applicable only if the petitioner is an individual (consequence of the period of the petitioner) is an individual (consequence of the period of the petitioner).	in the petition, statements, schedules, and if applicable at to my(our) attorney sending the petition, statements we) understand that this DECLARATION must be filed is DECLARATION will cause this case to be dismissed.	
	I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or relief available under each such chapter; I(we) choose to proceed under chapter 7.	13 of Title 11 United States Code; I(we) understand the r chapter 7; and I(we) request relief in accordance with	
	<ul> <li>C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.</li> <li>I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.</li> </ul>		
© 1993-2009 E.	Signature: (Debtor or Corporate Officer, Partner or Member)	(Joint Debtor)	